

REMARKS

Claims 5-9 remain in the application and claims 5 and 9 have been amended hereby.

Reconsideration is respectfully requested of the rejection of claims 5, 6, and 9 under 35 USC 102(e), as being anticipated by Pieterse et al.

Features of the present invention are that a request is originated and sent by a user to a host center (e.g. a financial institution) using a telephone to update a value data (e.g. an account balance) stored in an IC card of a portable terminal (e.g. a pager), wherein the request includes account information (e.g. an account number and a password) and identification information related to the portable terminal (e.g. a pager number). See (1) in Fig. 3, and page 8, lines 2-11 of the present application, for example.

Independent claim 5 has been amended to recite these features of the present invention.

Advantages of these features of the present invention are that it is not necessary to carry a telephone adapter or an electronic wallet with a modem interface to update the information in the IC card connected to the pager, and that different pagers can be updated using the same telephone. See page 2, lines 12-14 of the present application, for example.

Looking at Pieterse et al. we see that there is no teaching that enables a user to use a regular telephone to call a

financial institution to send a request to update information stored in an IC card connected to a particularly identified pager. Pieterse et al. requires the user to manipulate the same terminal to communicate with the financial institution to update the IC card.

A further feature of the present invention is that a further request for user authentication is originated, that is, transmitted, from a host center (e.g. a financial institution) to the terminal device. See (3) in Fig. 3.

Looking further at Pieterse et al. we see that it is the terminal device and not the host center, such as in the presently claimed invention, that originates the further request to update the value data in the IC card. See col. 6, lines 28-36 of Pieterse et al., for example.

A still further feature of the present invention is that the IC card is directly connected to the portable terminal receiving the request for user authentication from the host center. Pieterse et al.'s IC card is connected to a telephone adapter that is then connected to a modem interface and is similar to the system described in the "Background of the Invention" section of the present application.

It is respectfully submitted that because of the above-noted configuration of Pieterse et al.'s system, the system of Pieterse et al. is not capable of receiving a request for user authentication originated from a host center.

Accordingly, it is respectfully submitted that amended

independent claim 5, and the claims depending therefrom, are patentably distinct over Pieterse et al.

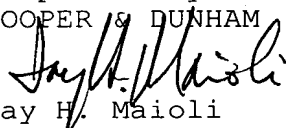
Reconsideration is respectfully requested of the rejection of claims 7 and 8 under 35 USC 103(a), as being unpatentable over Pieterse et al. in view of Zuppicich.

Claims 7 and 8 depend from claim 5 which rejection over Pieterse et al. has been addressed above and, because there are no features in Zuppicich that somehow could be combined with Pieterse et al. and result in the presently claimed invention, it is respectfully submitted that claims 7 and 8 are patentably distinct over Pieterse et al. in view of Zuppicich.

Entry of this amendment is earnestly solicited, and it is respectfully submitted that the amendments made to the claims hereby raise no new issues requiring further consideration and/or search, because all of the features of this invention have clearly been considered by the examiner in the prosecution of this application and because the present amendments serve only to further define and emphasize the novel features of this invention.

Favorable reconsideration is earnestly solicited.

Respectfully submitted,
COOPER & DUNHAM


Jay H. Maioli
Reg. No. 27,213

JHM/PCF:pmc